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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/881,788	06/14/2001	Sohrab Kianian	2102397-910800	7983

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EXAMINER

BACKER, FIRMIN

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 05/21/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/881,788

Applicant(s)

KIANIAN, SOHRAB

Examiner

Firmin Backer

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 19 March 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-29 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-29 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

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Response to Amendment

This is in response to an amendment file on March 19th, 2004 for letter for patent filed on June 14th, 2001 in which claims 1-29 were presented for examination. In the amendment, claims 10, 13, 22, and 29 have been amended, no claim has been canceled, and no claim has been added. Claims 1-29 remain pending in the letter.

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claims 1-29 are rejected under 35 U.S.C. 102(e) as being anticipated by Drumond et al (U.S. PG Pub 2003/0217004).

3. As per claims 1, 3, 10, 14, Drumond et al teach a memory card wallet comprising: an interface for receiving a server identifier from a host computer (*home bank computer system, 14*); a content addressable memory (*memory*) storing (*storing*) at least one pre-determined server identifier/web address (*web address*) and user information (*customer information*) associated with the at least one pre-determined server identifier, and a controller coupled to the interface and the content addressable memory for determining whether there is a match between the

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received server identifier and one of the at least one pre-determined server identifier and for providing the user information associated with the matching pre-determined server identifier (*see paragraphs 0036, 0077-0082*).

4. As per claims 2, Drumond et al teach a memory card wallet wherein the memory card wallet further stores a user password, and the controller enables the providing user information associated with the matching pre-determined server identifier in the event that a received password matches the stored user password (*see paragraphs 0082*).

5. As per claims 4, 15, Drumond et al teach a memory card wallet wherein the server identifier is a website address and the user information includes a user identifier and an authorization code associated with the website address (*see paragraph 0082-0088*).

6. As per claims 5, 16, Drumond et al teach a memory card wallet wherein the memory has a data structure comprising at least one entry, each entry having at least one searchable field and at least one nonsearchable field, the searchable field storing one of the at least one pre-determined server identifier, the non-searchable field storing the user information associated with a corresponding at least one pre-determined server identifier (*see paragraph 0082-0088*).

7. As per claims 6, 17, Drumond et al teach a memory card wallet wherein the match between the received server identifier and the one of the at least one pre-determined server identifiers is a partial match (*see paragraph 0082-0088*).

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8. As per claims 7, 18, Drumond et al teach a memory card wallet wherein the controller stores user information in the content addressable memory in the event that there is not a match between the received server identifier and any of the at least one pre-determined server identifiers (*see paragraph 0082-0088*).

9. As per claims 8, 19, Drumond et al teach a memory card wallet wherein the controller erases the at least one pre-determined server identifier and the user information associated with the at least one pre-determined server identifier in response to an erase command from server associated with the received server identifier (*see paragraphs 0089-0092*).

10. As per claims 9, 20, Drumond et al teach a memory card wallet wherein the controller erases the at least one pre-determined server identifier and the user information associated with the at least one pre-determined server identifier in response to an erase command from a server associated with the received server identifier, the erase command being generated in response to a user command provided to the server prior to an access corresponding to the server identifier (*see paragraph 0082-0088*).

11. As per claims 11, Drumond et al teach a method further comprising providing an indication in the event that the received server identifier does not match any stored pre-selected server identifier (*see paragraphs 0082*).

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12. As per claims 12, Drumond et al teach a method further comprising disabling access the user information stored in the memory card wallet in the event that the received server identifier does not match any stored pre-selected server identifier (*see paragraphs 0036, 0077-0082*).

13. As per claims 13, Drumond et al teach a method wherein the providing user information further comprises enabling the providing user information associated with the matching pre-selected server identifier in the event that a received password matches a user password stored in the memory (*see paragraphs 0089-0092*).

14. As per claims 21, Drumond et al teach a method further comprising determining whether there is a match between a received password and a user password stored in the memory card wallet and disabling access to the stored information in the memory card wallet in the event there is not a match, and allowing access to the stored information in the memory card wallet in the event there is a match (*see paragraphs 0036, 0077-0082*).

15. As per claims 22, Drumond et al teach a method comprising receiving a memory card wallet by a host; receiving at the host a user-selected website address; accessing from the host a website associated with the user-selected website address; receiving an identifier from the accessed website at the host and providing the received identifier to the memory card wallet; and providing information corresponding to the identifier from the memory card wallet to the host in the event that there is a match between the received identifier and a pre-determined identifier stored in the memory card wallet (*see paragraph 0082-0088*).

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16. As per claims 23, Drumond et al teach a method wherein the information in the memory card wallet includes a user identification or password associated with the accessed website.

17. As per claims 24, Drumond et al teach a method further comprising: after receiving the inserted memory card into a host, requesting a password from the user; determining whether there is a match between the received password and a user password stored in the memory card wallet; allowing access to the information in the memory card wallet in the event that there is a determined match; and denying access in the event that there is no match (*see paragraphs 0089-0092*).

18. As per claims 25, Drumond et al teach a method further comprising: providing a request to store the received identifier in the event that there is not a match between the received identifier and any of the pre-determined identifier stored in the memory card wallet; providing a request for user to provide user information associated with such received identifier; and storing the user information and the received identifier in the memory card wallet.

19. As per claims 26, Drumond et al teach a method further comprising: deleting the pre-determined identifier matching the received identifier and information corresponding to the pre-determined identifier in response to a delete command (*see paragraphs 0036, 0077-0082*).

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20. As per claims 27, Drumond et al teach a method further comprising: generating the delete command in response to a user command provided to the accessed website at a time prior to accessing the user selected website address (*see paragraphs 0036, 0077-0082*).

21. As per claims 28, Drumond et al teach a system comprising: a communication network; a server coupled to the communication network and providing a prompt in response to a user request and allowing access to a portion of a resource in response to a match between authorization request information and a predetermined authorization code; a memory card wallet storing a server identifier and authorization request information associated with at least one server and providing the authorization request information in response to a match between the user request and the server identifier stored in the memory card wallet; and a host computer coupled to the communication network and providing the user request in response to a user input (*see paragraphs 0089-0092*).

22. As per claims 29, Drumond et al teach a method comprising: receiving at a client computer a first user-selected identifier; providing the first user-selected identifier to a server and a memory card wallet; providing from the server a request for a second user-selected identifier; providing from the memory card wallet the second user-selected identifier in the event that the first user-selected identifier matches a stored entry in the memory card wallet (*see paragraphs 0036, 0077-0082*).

Response to Arguments

23. Applicant's arguments filed March 19th, 2004 have been fully considered but they are not persuasive.

a. Applicant argue that the prior art fail to teach an inventive concept of a content addressable memory storing serve identifier and user information and providing user information stored in the memory card wallet and associated with the stored with the pre-selected server identifier. Examiner respectfully disagrees with applicant's characterization of the prior art. Dummond et al teach a card input by a user or customer includes indicia which corresponds to an address associated with the user in the network. In such an embodiment the indicia corresponds to a uniform resource locator ("URL") address which provides information on the computer where the user information resides, as well as a directory or subdirectory which includes the user information and the name of the document or resource that includes the user information. The URL address may be encoded on a customer's card. The address may be encoded on track 3 of a magnetic stripe, in other locations within the magnetic stripe data or through encoding other readable indicia on the card. Alternatively, if the customer's card is a "smart" card which includes semiconductor storage thereon, the URL address associated with the customer may be included as part of the stored data on the integrated circuit chip on the customer's card. Alternatively, a URL could be derived from other data on the card by accessing a data base in which address data is correlated with other data read from the card. The data necessary to derive the address for accessing documents associated with a customer could

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also be derived from inputs to input devices other than or in addition to card data, including for example biometric data which is input by a customer through a biometric reading device. Such biometric data may include for example, data corresponding to one or more fingerprints, data from the user's appearance or combinations thereof (*see paragraphs 0080, 0081, 0082, 0088-0093*).

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

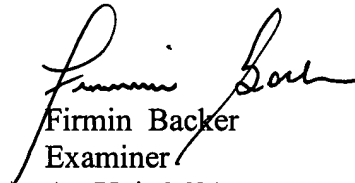
A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Firmin Backer whose telephone number is (703) 305-0624. The examiner can normally be reached on Mon-Thu 9:00 AM - 5:00 PM.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


Firmin Backer
Examiner
Art Unit 3621

May 19, 2004